

CLAIM AMENDMENTS

In the claims:

Please rewrite the claims as follows:

1. (currently amended) A personal financial management software program embedded on computer-readable media for recording, predicting, and comparing financial data, comprising:
 - a graphical user interface for creating, manipulating and displaying ~~objects of object-oriented software programs~~ system tools, the system tools including a current activity tool, a planning analysis tool, and a budgeting analysis tool;
 - a ~~the~~ current activity tool comprising objects for entering data from current financial transactions for recording purposes enabling users to enter current updates to financial transaction data objects and display a to-do list of activities prompting users to implement projected financial activity in the planning analysis tool;
 - a ~~the~~ planning analysis tool comprising objects for entering projected financial data for a financial activity simulation enabling users to graphically plan and model financial activity by entering projected financial planning transaction objects and simulating financial activity from an earliest past date to a latest future data and including a financial activity simulator to identify, depict and eliminate discrepancies and shortfalls in the modeled transaction objects;
 - a ~~the~~ budgeting analysis tool comprising objects for comparing current financial data with projected financial data enabling users to compare current financial activity with simulated financial activity from the financial activity simulator showing actual and simulated cash flows, and enabling users to minimize differences between the actual and simulated cash flows; and
 template objects comprising groups of related account, category and transaction objects representing multiple cash flows over a user-specified period of time, the template objects being created, manipulated, and displayed by users for simplified financial planning, budgeting and forecasting using the current activity tool, the planning analysis tool, and the budgeting analysis tool.

2. (original) A personal financial management software program according to claim 1, wherein each object is derived from an object class selected from the group consisting of an account class, a transaction class, a category class, and a template class.
3. (original) A personal financial management software program according to claim 2, wherein the account class comprises objects selected from the group consisting of bank account objects, credit account objects, investment account objects, loan account objects, and mortgage account objects.
4. (original) A personal financial management software program according to claim 2, wherein the transaction class comprises objects selected from the group consisting of account/account transaction objects, account/category transaction objects, account/transaction transaction objects, category/transaction transaction objects, and close account transaction objects.
5. (original) A personal financial management software program according to claim 2, wherein the category class comprises an expense category class and an income category class.
6. (original) A personal financial management software program according to claim 5, wherein the expense category class comprises objects selected from the group consisting of subsistence expense objects, health expense objects, recreation expense objects, transportation expense objects, tax objects, and luxury expense objects.
7. (original) A personal financial management software program according to claim 5, wherein the income category class comprises objects selected from the group consisting of investment income objects, retirement income objects, and labor income objects.
8. (original) A personal financial management software program according to claim 2, wherein the template class comprises objects selected from the group consisting of scheduled spending template objects, scheduled income template objects, and loan payment template objects.

9. (original) A personal financial management software program according to claim 1, further comprising system interface objects to accept user preference defaults for use by the program tools.

10. (original) A personal financial management software program according to claim 1, further comprising cash objects used by transaction objects for tracking cash flows.

11. (original) A personal financial management software program according to claim 1, further comprising a to-do list displayed in the current activity tool for enabling the planning analysis tool to prompt the user to implement projected financial activity.

12. (original) A personal financial management software program according to claim 2, further comprising account data from other financial programs imported into account objects.

C¹ 13. (original) A personal financial management software program according to claim 2, further comprising category data from other financial programs imported into category objects.

14. (original) A personal financial management software program according to claim 1, further comprising a programming means for enabling the user to create and incorporate a custom object wherein each custom object is derived from an object class selected from the group consisting of an account class, a transaction class, a category class, and a template class.

15. (original) A personal financial management software program according to claim 1, wherein the planning analysis tool comprises a financial activity simulation of all objects created by the user, the simulation modeling all financial activity from the earliest past date to the latest future date entered.

16. (original) A personal financial management software program according to claim 15, wherein the financial activity simulation identifies and graphically depicts discrepancies and shortfalls in the modeled transactions.

17. (original) A personal financial management software program according to claim 15, wherein the financial activity simulation is adjusted to eliminate discrepancies and shortfalls, and to provide a more accurate fit with actual financial activity.

18. (currently amended) A method for recording, predicting, and comparing financial data using a personal financial management software program embedded on computer-readable media, comprising:

creating, manipulating, and displaying ~~objects of object-oriented software programs~~
system tools by a graphical user interface, the system tools including a current
activity tool, a planning analysis tool, and a budgeting analysis tool;
enabling users of the current activity tool to enter current updates to financial transaction
data objects and display a to-do list of activities prompting users to implement
projected financial activity in the planning analysis tool; entering data from current
financial transactions for recording purposes using objects of a current activity tool;
enabling users of the planning analysis tool to graphically plan and model financial
activity by entering projected financial planning transaction objects and simulating
financial activity from an earliest past date to a latest future data and including a
financial activity simulator to identify, depict and eliminate discrepancies and
shortfalls in the modeled transaction objects; entering projected financial data for
simulating financial activity using objects of a planning analysis tool;
enabling users of the budgeting analysis tool to compare current financial activity with
simulated financial activity from the financial activity simulator showing actual and
simulated cash flows, and enabling users to minimize differences between the actual
and simulated cash flows; and comparing current financial data with projected
financial data using objects of a budgeting analysis tool; and
grouping related account, category and transaction objects representing multiple cash
flows over a user-specified period of time into template objects, the template objects
being created, manipulated, and displayed by users for simplified financial planning,
budgeting and forecasting using the current activity tool, the planning analysis tool,
and the budgeting analysis tool.

19. (original) A method according to claim 18, wherein the objects belong to object classes comprising an account class, a transaction class, a category class, and a template class derived from a time/value class.
20. (original) A method according to claim 19, wherein the category class comprises an expense category class and an income category class.
21. (original) A method according to claim 18, further comprising accepting user preference defaults by system interface objects for use by the program tools.
22. (original) A method according to claim 18, further comprising tracking cash flows by cash objects used by transaction objects.
- C 23. (original) A method according to claim 18, further comprising enabling the planning analysis tool to prompt the user to implement projected financial activity by a to-do list displayed in the current activity tool.
24. (original) A method according to claim 19, further comprising importing account data from other financial programs into account objects.
25. (original) A method according to claim 19, further comprising importing category data from other financial programs into category objects.
26. (original) A method according to claim 18, further comprising enabling the user to create and incorporate custom objects into the personal financial management software program.
27. (original) A method according to claim 18, wherein simulating financial activity comprises simulating financial activity of all objects created by the user from the earliest entered date to the latest future date entered.

28. (original) A method according to claim 27, wherein simulating financial activity further comprises identifying and graphically depicting discrepancies and shortfalls in the simulated transactions.

29. (original) A method according to claim 27, wherein simulating financial activity further comprises adjusting objects to eliminate discrepancies and shortfalls, and providing a more accurate fit with actual financial activity.

30. (original) A computer software program on a computer-readable medium incorporating the method recited in claim 18.

31. (currently amended) A computer-implemented method for personal financial management, comprising the steps of:

creating, manipulating, and displaying ~~objects of object-oriented software programs~~

system tools by a graphical user interface, the system tools including a current activity tool, a planning analysis tool, and a budgeting analysis tool;

using the system tools, entering data from past, current, and projected financial transactions into objects belonging to an account class, a category class, and a transaction class ~~based on past, current, and projected financial transactions;~~

using system tools, defining objects belonging to a template class that associate common activities to a of financial transactions comprising objects of an account class, a category class, and a transaction class;

using the planning analysis tool, graphically planning and modeling financial activity by entering projected financial planning transaction objects and simulating financial activity from an earliest past date to a latest future data and including a financial activity simulator to identify, depict and eliminate discrepancies and shortfalls in the modeled transaction objects, simulating financial activity due to all objects representing financial transactions from the earliest past date to the latest future date entered;

tracking cash flows due to transactions entered by a user by use of cash objects;

~~identifying and graphically depicting discrepancies and shortfalls in the simulated transactions;~~

using the budgeting analysis tool, comparing current financial activity with simulated financial activity from the financial activity simulator showing actual and simulated cash flows, and enabling users to minimize differences between the actual and simulated cash flows ~~data with projected financial data based on objects representing financial transactions;~~

~~adjusting object data to eliminate and minimize discrepancies and shortfalls, and to provide a more accurate fit with actual financial activity;~~

displaying a to-do list of activities in the planning analysis tool for prompting the user to initiate planned actions; and

grouping related account, category and transaction objects into representing multiple cash flows over a user-specified period of time template objects, the template objects being created, manipulated, and displayed for simplified financial planning, budgeting and forecasting using the current activity tool, the planning analysis tool, and the budgeting analysis tool.

32. (original) A computer software program contained on a computer-readable medium incorporating the method recited in claim 31.

33. (original) A computer programmed to perform the steps in the computer-implemented method as recited in claim 31.

34. (currently amended) A personal financial management software system embedded on computer-readable media for recording, predicting, and comparing financial data, comprising:

a graphical user interface for creating, manipulating and displaying ~~objects of object-oriented software programs~~ system tools, the system tools including a current activity tool, a planning analysis tool, and a budgeting analysis tool;

a the current activity tool comprising objects for entering data from current financial transactions for recording purposes enabling users to enter current updates to

financial transaction data objects and displaying a to-do list of activities prompting users to implement projected financial activity in the planning analysis tool;

a ~~the planning analysis tool comprising objects for entering projected financial data for a financial activity simulation~~ enabling users to graphically plan and model financial activity by entering projected financial planning transaction objects and simulating financial activity from an earliest past date to a latest future data and including a financial activity simulator to identify, depict and eliminate discrepancies and shortfalls in the modeled transaction objects;

a ~~the budgeting analysis tool comprising objects for comparing current financial data with projected financial data~~ enabling users to compare current financial activity with simulated financial activity from the financial activity simulator showing actual and simulated cash flows, and enabling users to minimize differences between the actual and simulated cash flows; and

template objects comprising groups of related account, category and transaction objects representing multiple cash flows over a user-specified period of time, the template objects being created, manipulated, and displayed by users for simplified financial planning, budgeting and forecasting using the current activity tool, the planning analysis tool, and the budgeting analysis tool.

35. (previously amended) A personal financial management software system according to claim 34, wherein the objects belong to object classes comprising an account class, a transaction class, a category class, and a template class derived from a time/value class.

36. (previously amended) A personal financial management software system according to claim 34, further comprising system interface objects to accept user preference defaults for use by the program tools.

37. (previously amended) A personal financial management software system according to claim 34, further comprising cash objects used by transaction objects for tracking cash flows.

38. (previously amended) A personal financial management software system according to claim 34, further comprising a to-do list displayed in the current activity tool for enabling the planning analysis tool to prompt the user to implement projected financial activity.

39. (previously amended) A personal financial management software system according to claim 35, further comprising account data from other financial programs imported into account objects.

40. (previously amended) A personal financial management software system according to claim 35, further comprising category data from other financial programs imported into category objects.

C 41. (previously amended) A personal financial management software system according to claim 34, further comprising a programming means for enabling the user to create and incorporate custom objects into the personal financial management software program.

42. (previously amended) A personal financial management software system according to claim 34, wherein the planning analysis tool comprises a financial activity simulation of all objects created by the user, the simulation modeling all financial activity from the earliest past date to the latest future date entered.